

Health INSURANCE coverage in Maryland

T H R O U G H 2 0 0 2



LETTER FROM THE CHAIRMAN



**MARYLAND
HEALTH CARE
COMMISSION**

Access to health care insurance affects all residents of the state. Those without insurance are at greater risk should they fall ill and those with insurance pay more because

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the costs of uncompensated care are borne by us all. Together with the Maryland Insurance Administration, MHCC designs private insurance products for the small group insurance market and for individuals who have difficulty in obtaining insurance. So that policymakers and others interested in practical solutions have a common starting point for understanding the problems of the uninsured, Commission staff analyzes and publishes impartial and timely information on insurance coverage in the state.

The MHCC is releasing this report at a time of renewed interest in expanding insurance coverage. The need for new options has grown. This report shows that the number of uninsured Marylanders grew during 2000–2002. It provides timely information on the number of Marylanders that are uninsured, characteristics of the uninsured, and possible reasons why that population may not have access to insurance. I believe this report will inform policymakers and assist in the development of prudent policies to reduce the number of uninsured.

Funding for this report has been provided, in part, by a State Planning Grant from the Health Resources and Services Administration (HRSA) to the Department of Health and Mental Hygiene (DHMH). The primary goal of Maryland's State Planning Grant is to develop realistic and effective options for expanding health insurance coverage that could lead to a reduction in the number of uninsured Marylanders. The MHCC is grateful for the financial and technical assistance provided by HRSA and DHMH.

Donald E. Wilson, M.D., MACP, Chairman

What is the pattern of insurance coverage among different groups of residents? How does Maryland's pattern differ from that of the U.S.?

Health INSURANCE COVERAGE in Maryland

T H R O U G H 2 0 0 2

What types of residents make up the majority of the state's uninsured? Which demographic groups have the highest risk of being uninsured? How do family characteristics influence insurance coverage? What is the pattern of coverage among working adults?

Funding for this report was provided through a Health Resources and Services Administration State Planning Grant.

A C K N O W L E D G E M E N T S

The conceptualization and oversight of this report was provided by Linda Bartnyska, Chief of Cost and Quality Analysis at the Maryland Health Care Commission. Rebecca Goldblatt and Lawrence Monroe, of the Cost and Quality Analysis unit, provided analytic support and assistance in preparing this report. The Madison Design Group of Bethesda, Maryland, under contract to the MHCC, provided graphic design services for the report.

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INTRODUCTION

This report provides the most current information on insurance status of the nonelderly population in Maryland during 2000–2002. The report is organized to meet the needs of those who wish to understand broad patterns and trends in coverage, as well as those who require more detailed information. The report contains figures that highlight who is at risk of being uninsured, followed by tables containing detailed information on insurance coverage by income, demographic characteristics, and employment status. All tables and figures are based on two-year averages of the 2000 and 2001 or 2001 and 2002 experience.

Maryland experienced an increase in its two-year-average uninsured rate during 2000–2002, from 11.3 to 12.8 percent for all residents, and from 12.8 to 14.4 percent among just the nonelderly. (The rate for all residents is lower because it includes the elderly, who are nearly all insured.) Aside from a technical problem in 1998, the uninsured rate for 2001–2002 is the first significant change in Maryland's two-year average rate since the Census began testing state rate changes in 1997. A test of year-to-year changes — which need to be interpreted cautiously — indicates that the bulk of the increase occurred from 2000 to 2001. During 2000–2002, the state's unemployment rate rose from 3.8 percent to 4.4 percent (every .1% increase in the unemployment rate adds almost 3,000 workers to the ranks of the jobless). Despite the increase in unemployment, the percentage of nonelderly with family incomes up to 200 percent of the poverty level was stable during 2000–2002. On average, about 690,000 Marylanders were uninsured in 2001–2002, up from 600,000 in 2000–2001.

The decrease in health care coverage is attributable to a drop in the percentage (77 percent to 75 percent¹) of residents with employment-based health insurance. The rates of insurance cov-

erage through other sources were unchanged. The reduction in employment-based insurance produced a significantly higher proportion and number of nonelderly adults without insurance¹, but the rate and number of uninsured children was stable during 2000–2002. Three other nonelderly sub-populations experienced significant increases¹ in their uninsured rates. The uninsured rate rose for persons living in families in which the adult(s) either did not graduate from high school or graduated from high school but did not attend college. Persons with family incomes between 101–200 percent of the poverty level (about \$14,500–\$29,000 in 2002 for a family of 3) also experienced an increase in their uninsured rates. The decline in employment-based coverage is consistent with the rise in unemployment in the state in 2000–2002. Other factors may have played a role, including a drop in employees taking coverage.

Maryland's nonelderly uninsured population differs from the national average in some key respects. The state's uninsured are more affluent, with 38 percent having family incomes above 300 percent of the poverty level compared to 28 percent nationwide. Although the vast majority of the nation's uninsured live in families where at least one adult is employed, Maryland's uninsured are even more likely to live in families with one or more adult workers. Because the uninsured rate for Hispanics in the state is above the national average, Hispanics form 20 percent of the state's uninsured even though they comprise just 7 percent of the nonelderly. And although the uninsured rate among Maryland's non-U.S. citizens is close to the national average, non-U.S. citizens comprise a larger share of the state's nonelderly than nationwide. Consequently, they are 30 percent of the uninsured in Maryland compared to 20 percent nationwide. And while non-U.S. citizens comprise about 1/5 of the uninsured nationwide, in Maryland they are closer to 1/3 of the uninsured.

¹Statistically significant at $\alpha = .10$.

HIGHLIGHTS

ABOUT THE HEALTH INSURANCE COVERAGE ESTIMATES

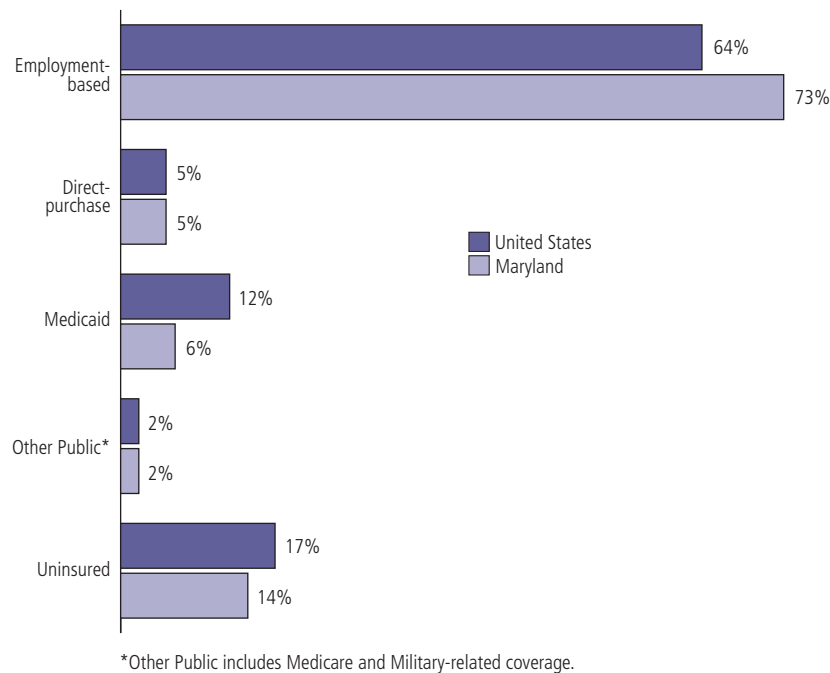
The data in this report are based on an analysis of the Census Bureau's Current Population Survey (CPS), March 2001 through March 2003 Annual Social and Economic (ASEC) Supplements. The CPS is the main source of information on health insurance coverage in the United States. Health insurance coverage is likely under-reported in the CPS. Many people who are covered by Medicaid do not report this coverage in the CPS, and although Census compensates for this by imputing Medicaid coverage for some respondents, the resultant Medicaid coverage rate is below administrative counts. Whether there is under-reporting among the privately insured is unknown. Although the uninsured rate produced from the CPS is supposed to reflect the percentage of the population uninsured for the entire (preceding) year, in fact, the rate is too large to be limited to those lacking insurance for 12 months. Some researchers consider the CPS rate to be closer to a point-in-time rate. Whatever it reflects, the CPS rate can be reliably used to measure changes in coverage over time.

The CPS is designed to produce information for the U.S. as a whole and for each state. But due to the relatively small sample sizes collected from most states, the Census Bureau recommends that states use two-year or three-year running averages to track changes over time in the uninsured rate for an entire population. Although the sample for Maryland nearly doubled beginning with the 2000 data (permitting us to go from three-year averages to two-year averages), the small sample size still interferes with

the calculation of rates for sub-populations within the state, such as rates by income-level or race/ethnicity. Specific rates (point estimates) constructed from small samples are very imprecise. We present the rates for sub-populations in this report rounded to the nearest percent — in spite of their imprecision — because many people are interested in their estimated values. However, the reader needs to bear in mind that small differences among rates for sub-populations within the 2001–2002 data are not statistically significant and even apparently large differences cannot be assumed to be statistically significant. Due to staffing and time limitations, we restricted statistical testing to just those cases with a strong possibility of being statistically significant. These cases are noted in the Highlights section; the information in the Tables section did not undergo statistical testing.

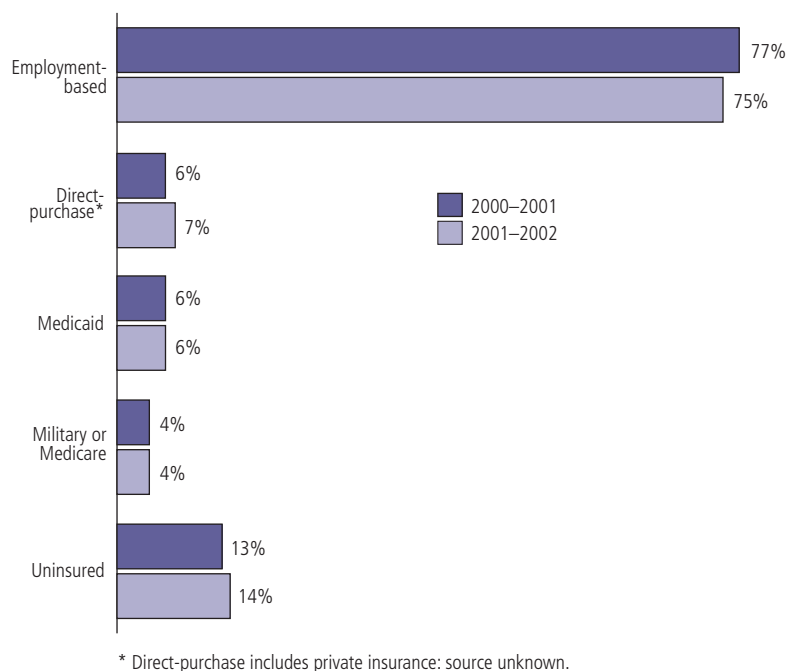
About 6 percent of Maryland's under-65 residents report having had more than one type of coverage on the CPS. Because the survey asks about coverage over a 12-month period, multiple-coverage could have occurred simultaneously or sequentially during the year. The reader should refer to Figure 2 in the report to see the percentage of residents that reported having had each type of coverage; the total for this figure exceeds 100%. To simplify discussions of coverage, in all other figures persons who reported multiple-coverage have been assigned to a single category, making the sum of all types of coverage equal 100%. The rules for the assignment are hierarchical and are described in the Tables Endnotes under item b on page 31.

Figure 1
Health Insurance Coverage of the Nonelderly: Maryland and United States, 2001–2002



Employment-based coverage is the primary source of health insurance, and it is significantly more common in Maryland than nationwide mainly due to the state's employment rate (Figure 24). Maryland has one of the nation's lowest poverty rates, and, consequently, the portion of residents covered by Medicaid is below the national average. Historically the state's two-year average uninsured rate has been consistently below the comparable national figure. (Note: If the nationwide rate of Medicaid coverage among adults below the poverty level is applied to Maryland's corresponding population, it increases state Medicaid enrollment by just 12,000; the Medicaid and uninsured rates are unchanged.)

Figure 2
Changes in Maryland Health Insurance Coverage, 2000–2001 to 2001–2002 (percent of the nonelderly)



Maryland experienced a statistically significant increase in its two-year-average nonelderly uninsured rate, from 12.8% to 14.4%, during 2000–2002. But only employment-based coverage demonstrated a significant change during this period, declining from 77% to about 75%. Aside from a technical problem in 1998, the uninsured rate for 2001–2002 is the first significant change in Maryland's two-year running average since Census began testing state rate changes. A test of year-to-year changes — which need to be viewed cautiously — indicates that the significant decline occurred from 2000 to 2001.

The decline in employment-based insurance resulted in a significantly higher proportion and number of nonelderly adults without insurance in 2001–2002. But for children, the rate and number of uninsured was stable; additionally, their coverage distribution was unchanged. This implies that most adults who lost or chose not to obtain employer-based coverage did not need to provide insurance to dependent children through employment-based insurance.

As in the nation as a whole, young adults, ages 19–29, in Maryland have the highest risk of being uninsured of any age group. Their uninsured rate results from being the least likely to have private insurance, especially employer-based insurance. Adults ages 55–64 and children ages 0–14 are the least likely to be uninsured, mainly due to employment-based coverage for older adults and employment-based coverage supplemented by Medicaid for children (including the Children’s Health Insurance Program).

Figure 3
Changes in the Percent and Number of Uninsured Children and Nonelderly Adults, 2000–2001 to 2001–2002

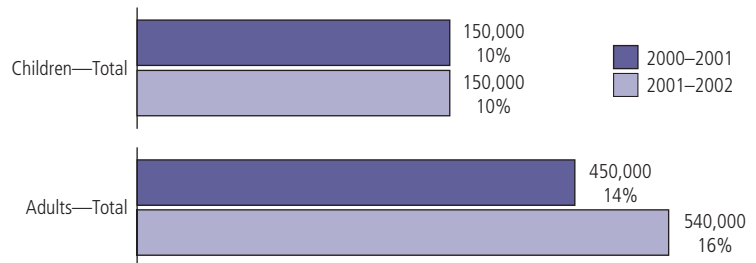


Figure 4
Health Insurance Coverage of the Nonelderly by Age, 2001–2002

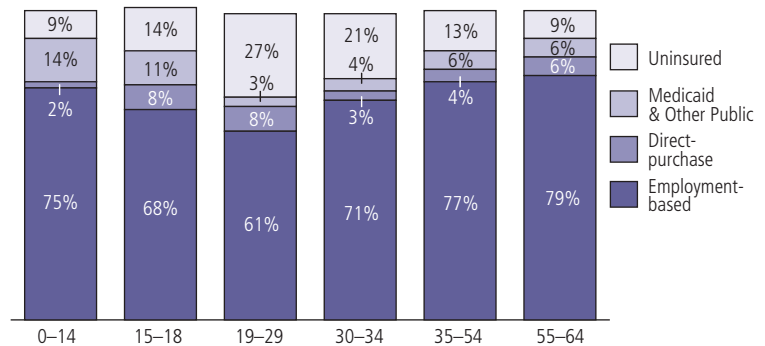
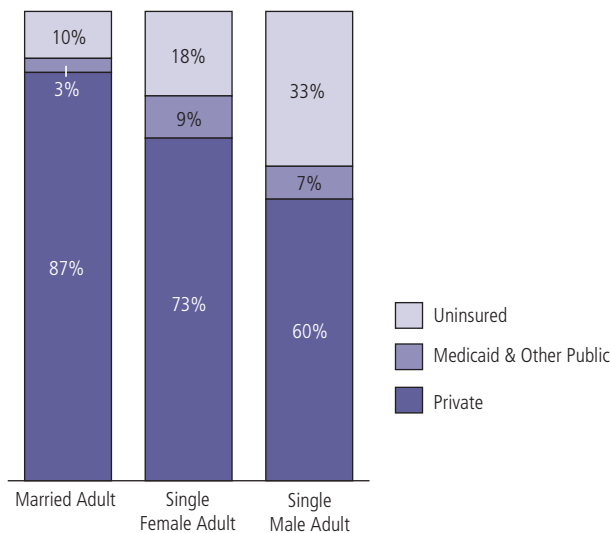
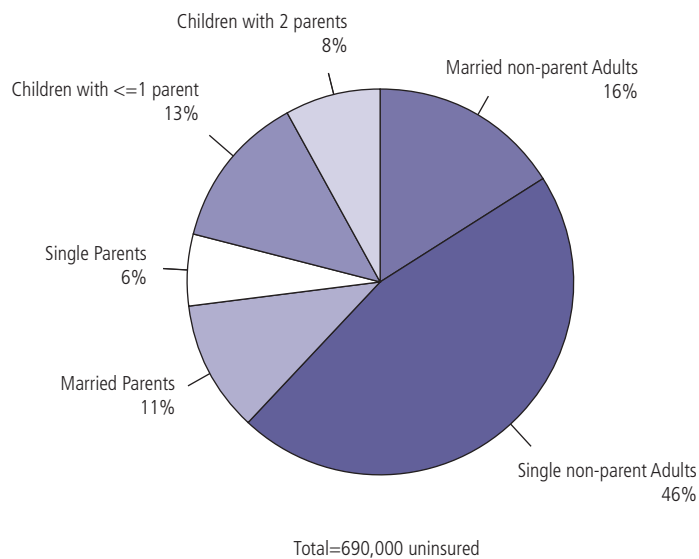


Figure 5
Health Insurance Coverage of Nonelderly Adults, by Marital Status and Gender, 2001–2002



Compared to single adults, married adults are significantly less likely to be uninsured, probably because they tend to have higher incomes, different attitudes toward risk, and, if both spouses have jobs, increased access to employment-based insurance. Among single adults, the uninsured rate varies significantly by gender, with males far more likely to be uninsured, mainly due to a lower rate of private insurance use. This male–female gap is not income-related; it reflects different attitudes toward health insurance and, perhaps, different job choices (and therefore access to employment-based insurance).

Figure 6
The Nonelderly Uninsured by Children/Parent Status, 2001–2002



Nearly two-thirds of the uninsured in Maryland are adults without children younger than age 19, and most of these “non-parent” adults are single. Single, non-parent adults are a disproportionate share of the uninsured—they are just 1/4 of all nonelderly — as are single parents and children living with one parent or without a parent (4% and 10%, respectively, of all nonelderly).

Persons in low-income families, up to 200% of the poverty level (\$28,998 for a family of three in 2002) comprise about 2/5 of the uninsured in Maryland, compared to more than 1/2 of the uninsured nationwide. More than 1/4 of Maryland's uninsured have incomes above 400% of the poverty level (about \$58,000 for a family of 3). The two-year average uninsured rate during 2000–2002 did not change significantly for any poverty level except 101–200%, which rose from 25% to 31%.

Young adults ages 19–34 in Maryland are less likely to have health insurance than children or older adults, regardless of income (standardized as a percentage of the poverty level for that family size). Consequently, they are disproportionately represented among the uninsured: 40% versus 23% of the nonelderly. (The 200% and 400% poverty levels for a family of two in 2002 were about \$24,094 and \$48,188, respectively.)

Figure 7
The Nonelderly Uninsured by Poverty Level, 2001–2002

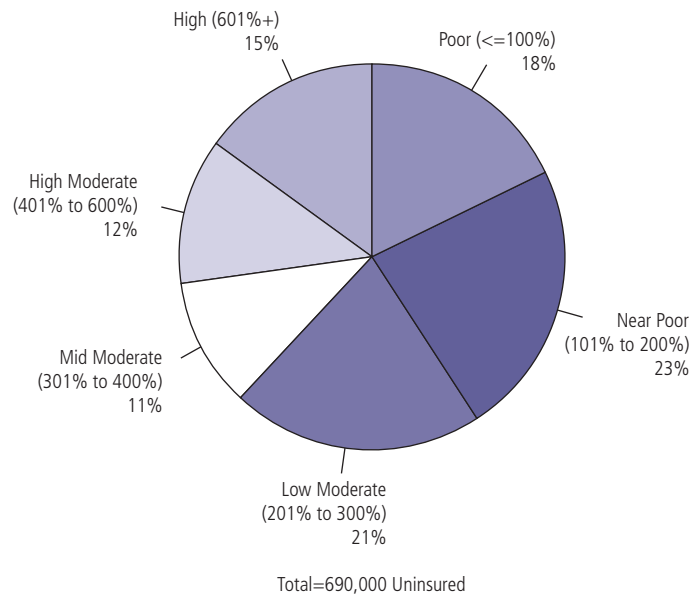


Figure 8
Nonelderly Uninsured Rates and Distribution by Poverty Level and Age, 2001–2002

Age	Uninsured Rate			Uninsured Distribution		
	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)
0–18	20%	10%	4%	10%	7%	5%
19–34	49%	28%	14%	16%	14%	10%
35–64	34%	15%	6%	16%	11%	12%

Figure 9
The Nonelderly Uninsured by Children/Parent Status and Poverty Level, 2001–2002

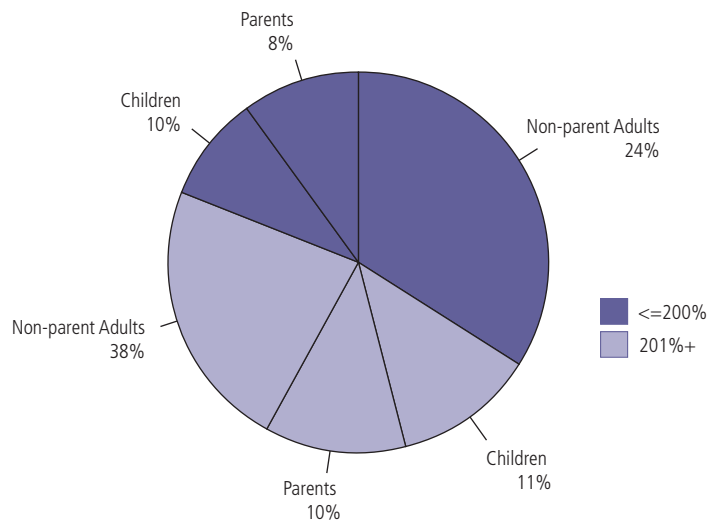
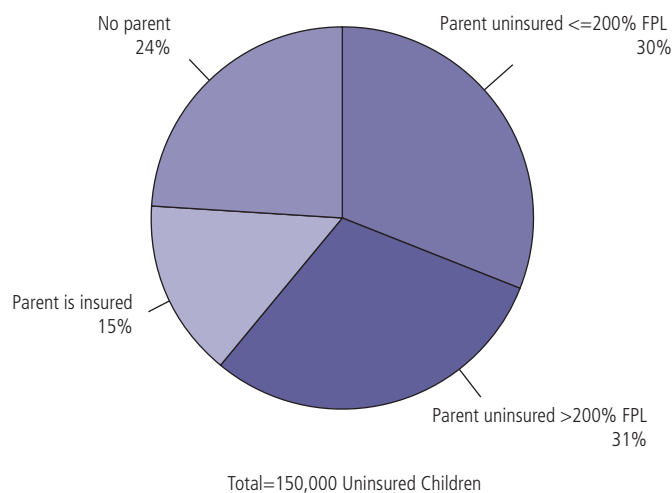


Figure 10
Uninsured Children by Parent Insured Status and Poverty Level, 2001–2002



The majority of uninsured children, parents, and non-parent adults (adults without children under age 19) in Maryland have family incomes above 200% of the poverty level. Among the low-income (up to 200% poverty level) uninsured, the majority are non-parent adults.

Although just 2% of Maryland children that live with an insured parent are uninsured, they account for about 15% of the uninsured children in the state. Nearly 1/4 of uninsured children do not live with a parent. Half of the children who live with an uninsured parent are uninsured, and these comprise the majority of uninsured children.

The highest educational attainment of the adults in a family is a predictor of being insured. Almost half of the persons who live in families in which the adult(s) did not graduate from high school are uninsured. The 2-year average uninsured rate for these persons grew significantly during 2000–2002, rising from 37% to 46%. The uninsured rate also grew significantly for those in families where the adult(s) had no education beyond high school: from 19% to 23%.

Higher educational attainment by the adult(s) in the family appears to be associated with a greater probability of having insurance, regardless of family income. Persons in families where the adults did not graduate from high school have the same high uninsured rate whether they have low or moderate incomes. As a result, they are disproportionately represented among the uninsured: 20% versus 6% of the nonelderly. Persons in families where the adult(s) graduated but did not go beyond high school also form a disproportionate share of the uninsured: 34% versus 21% of the nonelderly.

Figure 11
Health Insurance Coverage of the Nonelderly by Highest Educational Level in Family, 2001–2002

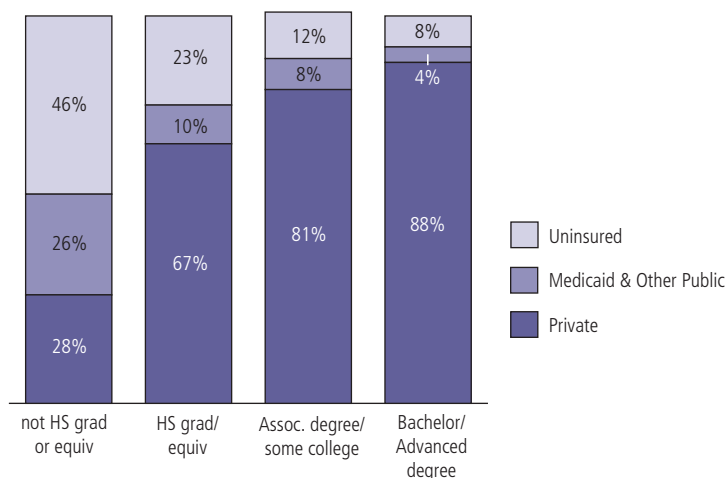
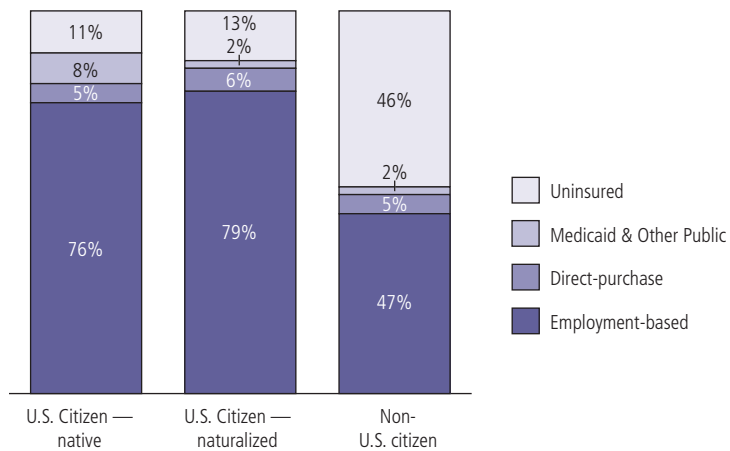


Figure 12
Nonelderly Uninsured Rates and Distribution by Highest Educational Level in Family and Poverty Level, 2001–2002

Highest Education Attainment in Family	Uninsured Rate			Uninsured Distribution		
	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)
Not HS grad or equiv	45%	48%	NS	11%	6%	3%
HS grad/ equiv	36%	20%	12%	17%	12%	4%
Assoc. degree/ some college	26%	14%	5%	7%	9%	4%
Bachelor/ Advanced degree	21%	9%	6%	5%	5%	16%

Figure 13
Health Insurance Coverage of the Nonelderly by Citizenship, 2001–2002



The uninsured rate among Maryland residents who are not U.S. citizens is similar to the rate associated with a family educational attainment of less than high school (Figure 11), although non-citizens are more likely to have private insurance and less likely to have Medicaid. Insurance coverage among naturalized citizens is not significantly different from native citizens.

Figure 14
Nonelderly Uninsured Rates and Distribution by Citizenship and Poverty Level, 2001–2002

Citizenship	Uninsured Rate			Uninsured Distribution		
	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)
U.S. citizen	24%	13%	7%	25%	21%	24%
Non-U.S. citizen	68%	49%	17%	16%	10%	3%

Compared to U.S. citizens in Maryland, non-citizens are significantly less likely to have health insurance, regardless of family income. Because only certain qualified non-citizens are eligible for Medicaid, the uninsured rate for low-income (up to 200% of the poverty level) non-citizens should be higher than for citizens. But the high uninsured rates within every income level suggest that immigrants' experiences with health care in their native countries are dissimilar to the key behaviors expected within the U.S. system. Non-citizens are just 9% of the nonelderly, but comprise almost 1/3 of the uninsured.

Employment-based insurance rates vary significantly by race/ethnicity. Only half of Hispanics have employment-based coverage, so it is not surprising that 4 of 10 Hispanics are uninsured. The employment-based rates for Blacks (non-Hispanic) and Asians/Others (non-Hispanic) lag behind the rate for non-Hispanic Whites, producing above-average uninsured rates for these populations. The 2-year average uninsured rate by racial/ethnic group did not change significantly during 2000–2002.

Some of the racial/ethnic differences in coverage patterns (Figure 15) are explained by income: Hispanics, and to a lesser extent, Blacks, are more likely to be low-income (up to 200% of the poverty level) than Whites or Asians/Others in Maryland. But minority racial/ethnic groups, regardless of income, are less likely to obtain insurance than Whites, which suggests different priorities and/or habits of obtaining health care. Hispanics and, to a lesser extent, Blacks are disproportionately represented among the uninsured (Table 5).

Figure 15
Health Insurance Coverage of the Nonelderly by Racial/Ethnic Groups, 2001–2002

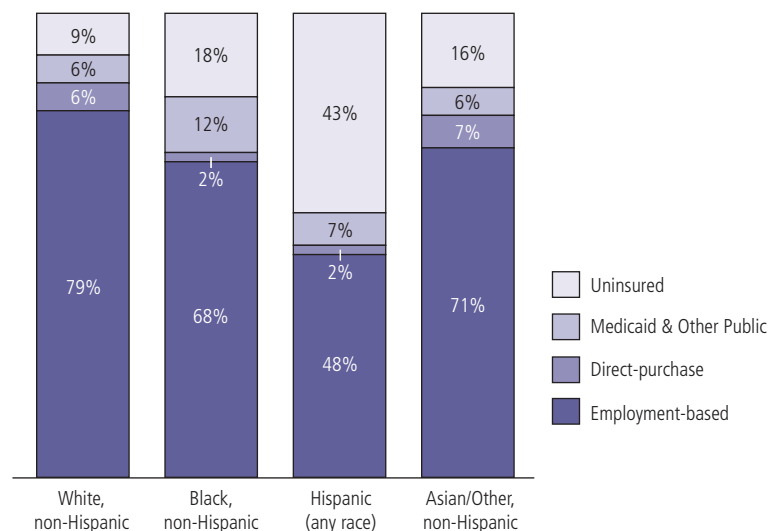


Figure 16
Nonelderly Uninsured Rates and Distribution by Racial/Ethnic Groups and Poverty Level, 2001–2002

Race Groups	Uninsured Rate			Uninsured Distribution		
	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)	Low Income (0–200%)	Lower Moderate (201–400%)	Higher Moderate to High (401%+)
White, non-Hispanic	22%	11%	5%	12%	11%	13%
Black, non-Hispanic	35%	18%	9%	17%	11%	8%
Hispanic (any race)	65%	43%	19%	9%	8%	2%
Asian/Other, non-Hispanic	36%	14%	12%	2%	2%	3%

Figure 17
Nonelderly Uninsured Rates and Distribution by Racial/Ethnic Groups and Highest Educational Level in Family, 2001–2002

Race Groups	Uninsured Rate		Uninsured Distribution	
	Not HS grad/ HS grad	Some college/Bachelor/ Advanced degree	Not HS grad/ HS grad	Some college/Bachelor/ Advanced degree
White, non-Hispanic	20%	6%	19%	18%
Black, non-Hispanic	27%	14%	17%	19%
Hispanic (any race)	62%	19%	16%	4%
Asian/Other, non-Hispanic	NS	14%	2%	6%

Educational attainment also plays a part in racial/ethnic differences in coverage: the majority of Hispanics live in families where adults have no more than a high school education. However, all minorities living in families where at least one adult went to college are less likely to be insured than are Whites in comparably educated families. Uninsured Whites and Blacks are divided about equally between the two educational levels. More than 3/4 of uninsured Asians/Others live in families with at least some college education, while 4/5 of uninsured Hispanics are in families with no more than a high school diploma.

Figure 18
Nonelderly Uninsured Rates and Distribution by Racial/Ethnic Groups and Citizenship, 2001–2002

Race Groups	Uninsured Rate		Uninsured Distribution	
	U.S. citizen	Non-U.S citizen	U.S. citizen	Non-U.S. citizen
White, non-Hispanic	9%	26%	35%	2%
Black, non-Hispanic	15%	48%	27%	9%
Hispanic (any race)	17%	62%	3%	17%
Asian/Other, non-Hispanic	14%	22%	5%	3%

Although citizenship contributes to racial/ethnic differences in insurance coverage — especially among Hispanics in the state, of which just 41% are citizens — minorities who are citizens are less likely to be insured than are White citizens, again suggesting that minorities have different priorities and/or habits of obtaining health insurance. The uninsured rates among all minority citizens are very similar. Within each racial/ethnic group, non-citizens are disproportionately represented among the groups' uninsured. But on a proportional basis, the over-representation is greatest among White and Black non-citizens.

The uninsured rate among persons who do not live with family is 22%, and 1/5 are either children or adults who don't work. Among workers the uninsured rate is 20%, and the employment distribution is: 22% in government, 23% in small private firms (less than 25 employees) and 55% in other private firms. Government employees are nearly always insured, but more than 1/3 of those working in small private firms are uninsured.

Among persons living with family members, the uninsured rate is 13%, and just 4% live in families where there is no working adult. In families with one working adult the uninsured rate is 15%, compared with 11% in families that have 2 or more adult workers. (More than 2 workers is not an advantage — see Table 4.) Persons who live in single-worker families are associated with employment sectors in the same manner as workers not living with family. But in 2+ worker families, just 9% are dependent on small private firms for employment-based insurance and 41% live in families with at least one government worker, which helps to explain their lower uninsured rate.

Figure 19
Health Insurance Coverage of the Nonelderly by Family Work status: Persons Not Living with Relatives, 2001–2002

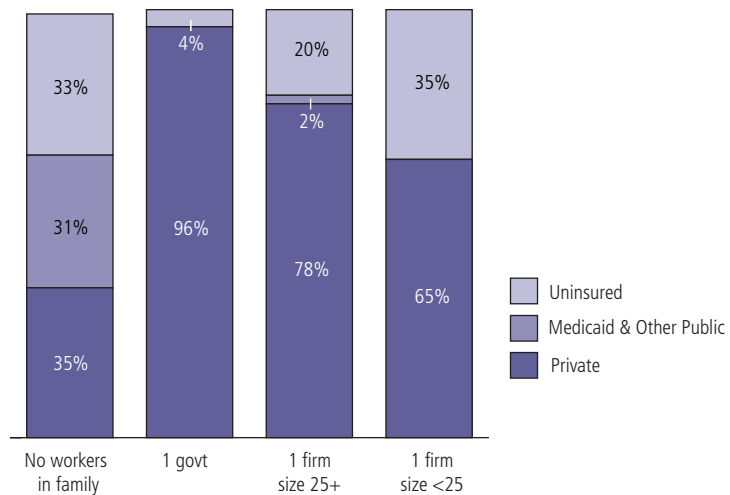
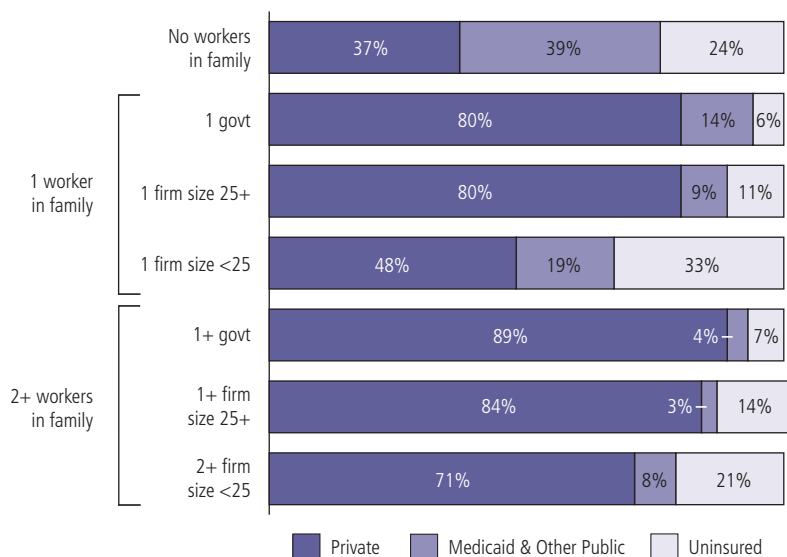
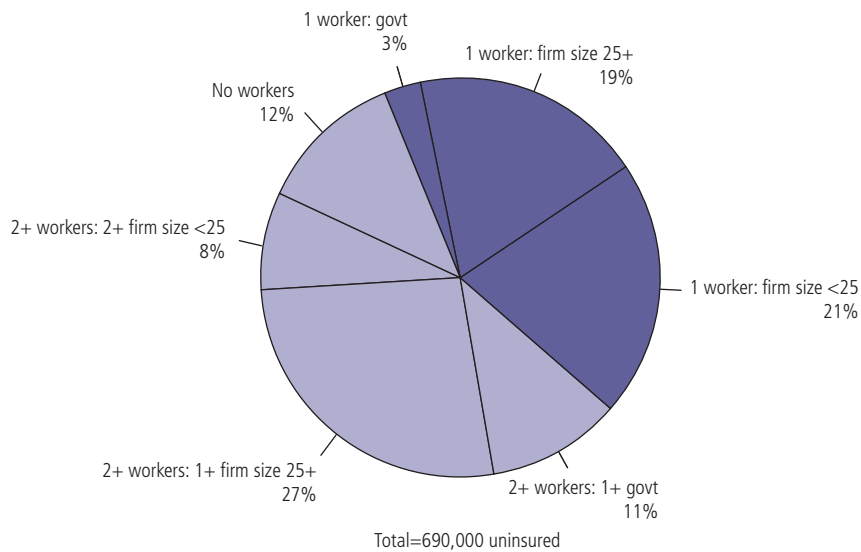


Figure 20
Health Insurance Coverage of the Nonelderly by Family Work Status: Persons Living with Relatives, 2001–2002



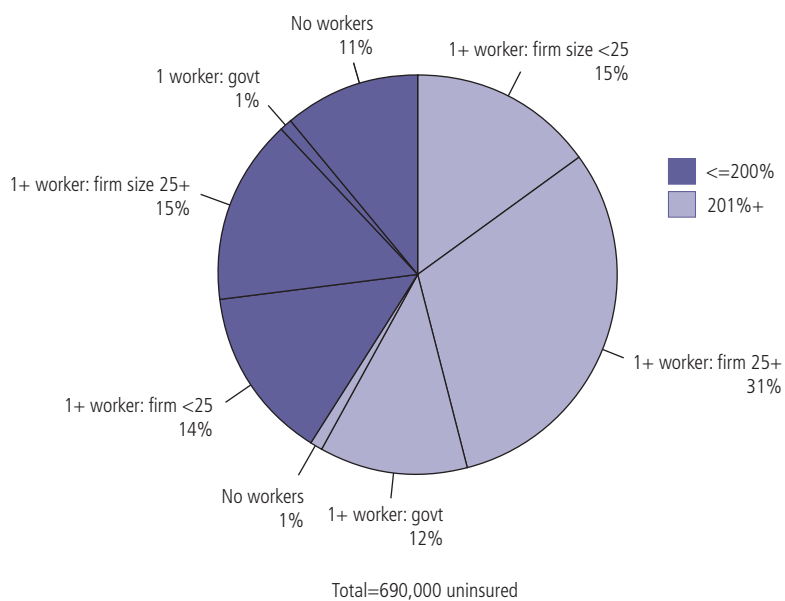
Families with more than one worker are assigned to employment sectors using a hierarchy: 1) any type (FT, PT, FY, PY) of government employee, 2) any type of employee for a private firm with 25+ employees, and lastly, 3) any type of employee for a small private firm.

Figure 21
The Nonelderly Uninsured by Family Work Status, 2001–2002



Just 12% of the uninsured live in families (including single individuals) in which there are no working adults. The uninsured in working families come nearly equally from families with 1 worker and families with 2 or more. About half of the uninsured in 1-worker families rely on small private firms for employment-based coverage, but the majority of the uninsured in 2+-worker families have at least one worker in a private firm of 25 employees or more.

Figure 22
The Nonelderly Uninsured by Family Work Status and Poverty Level, 2001–2002



Nearly all the uninsured that live in non-working families (including single individuals) are low-income (up to 200% poverty level: \$28,998 for a family of 3 in 2002). But the majority of those in working families have incomes above 200% of the poverty level, ranging from about half of persons in families with workers in small (fewer than 25 employees) private firms to nearly 90% of those in families with at least one government worker.

Among adult workers in Maryland, government employees (federal, state, and local) are the least likely to be uninsured and the most likely to have employment-based coverage, either through their own policy or the policy of a relative. Among employees in private firms, the likelihood of employment-based coverage tends to increase with firm size. However, there is no difference in the uninsured rate among employees of the smallest firms (less than 10 employees) and firms of 25–99 employees.

The state has a higher rate of employment-based insurance than the national average (Figure 1) mainly due to the state's lower unemployment rate, supplemented by a shift in the distribution of employees among sectors/firm sizes. Compared to all private sector employees, the employment-based coverage rate is significantly higher among federal employees and significantly lower among employees of small firms (under 25 employees) (Figure 23). Maryland's greater share of adult workers in federal employment and lower share in small firms, relative to the national average, contributes to the state's employment-based coverage rate. The 2-year average uninsured rate among Maryland workers, about 15%, did not significantly change during 2000–2002.

Figure 23
Employer-Based Coverage Among Workers Ages 19–64 by Sector and Firm Size, 2001–2002

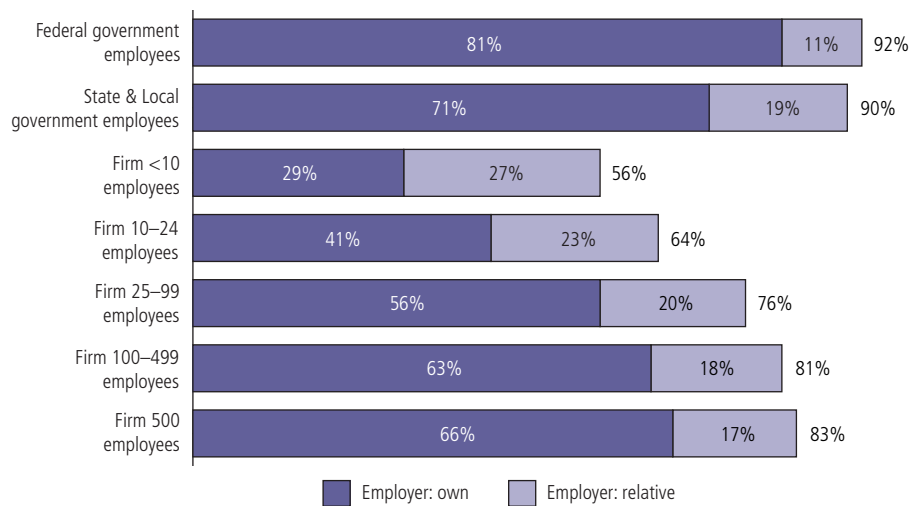


Figure 24
Employment Status of Adults Ages 19–64 in Maryland and United States, 2001–2002

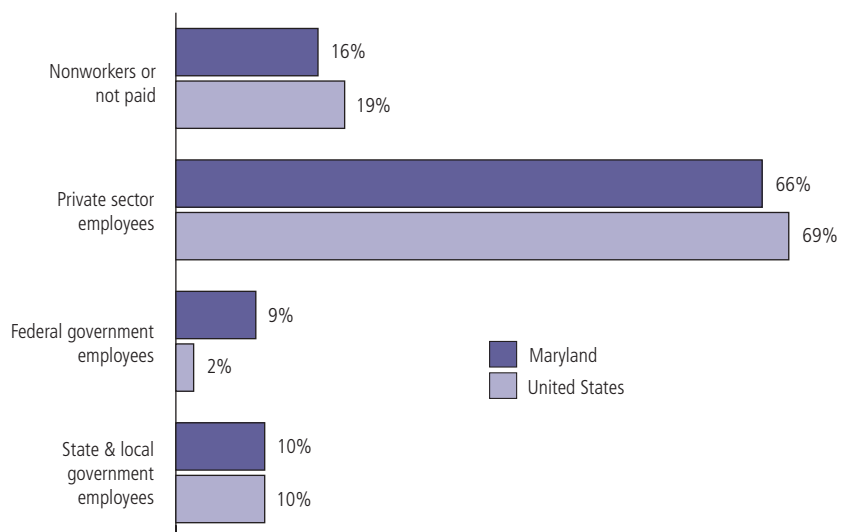


Figure 25
Uninsured Workers Ages 19–64 by Sector and Firm Size,
2001–2002

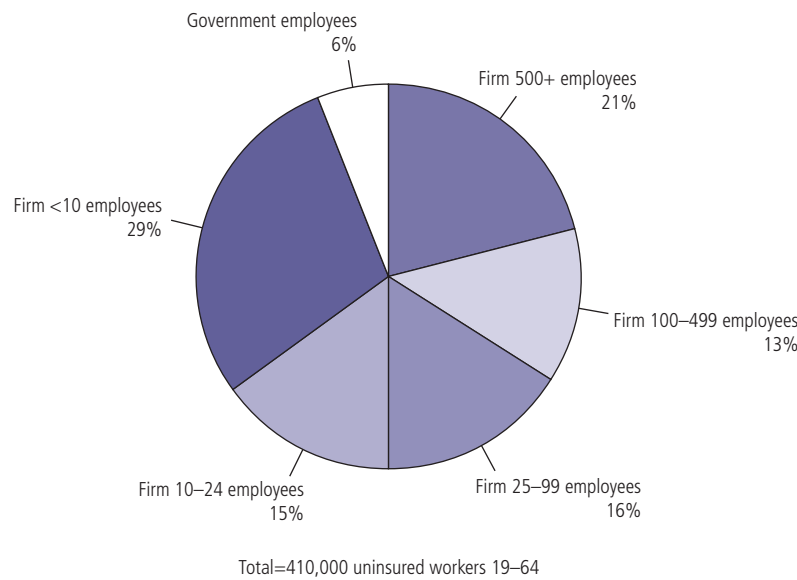
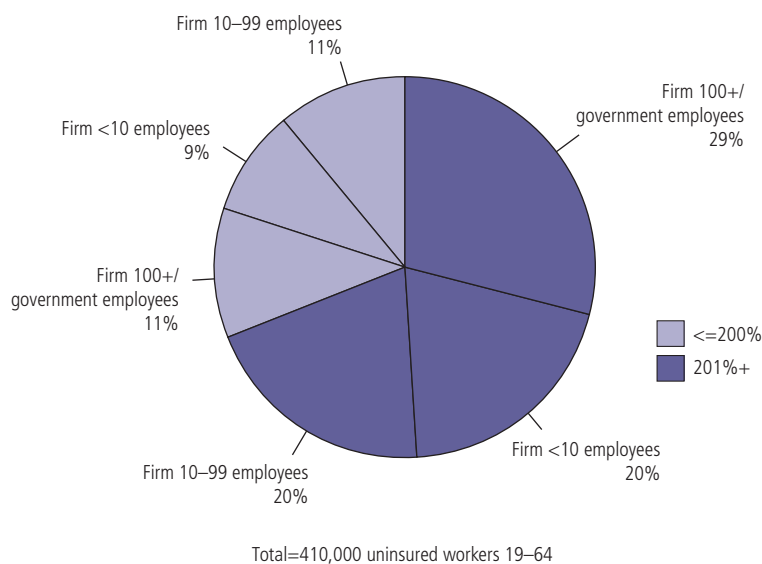


Figure 26
Uninsured Workers Ages 19–64 by Firm Size/Sector and Poverty Level,
2001–2002



Nearly 60% of Maryland's uninsured are employed adults. Among these uninsured workers, six out of 10 work for private firms with fewer than 100 employees, which employ slightly more than 1/3 of working adults in the state. Only 6% of uninsured workers are employed by governments (federal, state or local), which account for 1/5 of adult workers who reside in the state.

Regardless of their employer type, the majority of uninsured workers in Maryland have family incomes above 200% of the poverty level (\$28,998 for a family of 3 in 2002). Low-income employees (family incomes up to 200% of the poverty level) account for less than 1/3 of uninsured workers and are equally likely to be employed by the smallest private firms, private firms with 10–99 employees, or private firms with 100+ employees/governments.

As expected, full-year (FY), full-time (FT) employees are more likely to have employment-based coverage and less likely to be uninsured than are part-time (PT) and/or part-year (PY) (less than 50 weeks) employees. About 2/3 of PT and/or PY workers have employment-based coverage, although the policy is often held by a relative. This is especially true among PYPT workers who obtain employment-based coverage through a relative 2/3 of the time. Uninsured rates for PT and/or PY workers appear somewhat higher than for FYFT employees.

Three-quarters of adult employees work full-year, full-time (FYFT), so it is not surprising that — in spite of a lower uninsured rate compared to employees who work less — FYFT workers comprise more than 2/3 of uninsured workers. The remainder of uninsured workers is about equally divided between PT workers and PYFT employees. Part-year workers are disproportionately represented among uninsured workers: 24% versus 18% of all workers.

Figure 27
Health Insurance Coverage Among Workers Ages 19–64 by Duration of Employment, 2001–2002

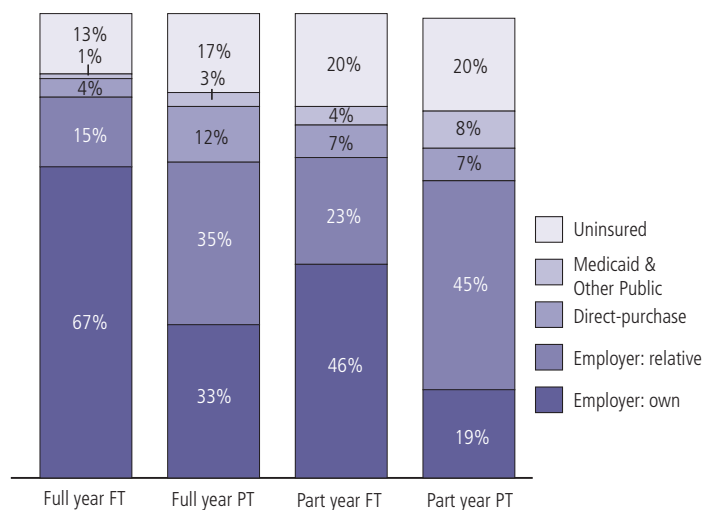


Figure 28
Uninsured Workers Ages 19–64 by Duration of Employment, 2001–2002

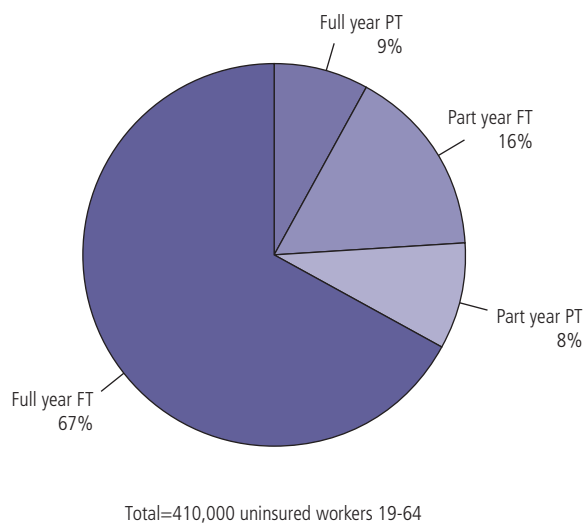


Table 1
Health Insurance Coverage of the Nonelderly, 2001–2002

		Percent Distribution by Coverage Type ^b			
		Employment-based	Direct-purchase	Medicaid & Other Public	Uninsured
Total — Nonelderly^a	Nonelderly (in thousands)* 4,770	73	5	8	14
Age					
Children — Total	1,490	74	4	13	10
Adults — Total	3,290	73	5	5	17
Adults 19–24	400	55	12	5	28
Adults 25–29	310	69	3	2	26
Adults 30–34	370	71	3	4	21
Adults 35–54	1,680	77	4	6	13
Adults 55–64	530	79	6	6	9
Gender					
Female	2,420	75	5	8	12
Male	2,350	72	4	7	17
Annual Family Income^c					
up to \$26,457	790	35	9	24	33
\$26,458–\$51,868	1,020	68	5	8	19
\$51,869–\$92,400	1,340	83	4	4	10
\$92,401+	1,620	88	3	2	7
Family Poverty Level^d					
Poor (<=100%)	350	21	8	35	35
Near Poor (101% to 200%)	510	46	7	15	31
Low Moderate (201% to 300%)	660	67	3	8	22
Mid Moderate (301% to 400%)	640	75	7	6	12
High Moderate (401% to 600%)	1,070	85	4	3	8
High (601%+)	1,540	88	3	2	7
Family Work Status^e					
3+ Full-time	190	73	4	3	19
2 Full-time	1,430	83	3	3	11
1 Full-time	2,390	76	4	5	14
Only Part-time	140	58	19	10	14
Only Part-year	330	56	7	21	17
Non-workers	290	27	9	36	28
Race/Ethnicity^f					
White, non-Hispanic	2,790	79	6	6	9
Black, non-Hispanic	1,360	68	2	12	18
Hispanic (any race)	310	48	2	7	43
Asian/Other, non-Hispanic	310	71	7	6	16
Citizenship					
U.S. citizen-native	4,110	76	5	8	11
U.S. citizen-naturalized	210	79	6	2	13
Non-U.S. citizen, resident for <5 years	140	48	3	3	46
Non-U.S. citizen, resident for 5+ years	300	46	6	2	46
Health Status					
Excellent	2,070	79	5	5	11
Very Good	1,560	74	4	16	16
Good	890	66	5	10	19
Fair/Poor	250	50	3	31	16

Table 2
Health Insurance Coverage of Children, 2001-2002

		Percent Distribution by Coverage Type ^b			
		Private	Medicaid & Other Public	Uninsured	
Total — Children ^g	Children (in thousands)* 1,490	77	13	10	
Age					
	0–5	380	75	16	9
	6–10	390	79	13	8
	11–14	370	80	12	8
	15–18	350	76	11	14
Annual Family Income ^c					
	up to \$26,457	230	41	41	18
	\$26,458–\$51,868	310	68	15	16
	\$51,869–\$92,400	410	85	8	7
	\$92,401+	530	92	3	5
Family Poverty Level ^d					
	Poor (<=100%)	130	32	47	21
	Near Poor (101% to 200%)	200	56	25	20
	Low Moderate (201% to 300%)	240	73	15	12
	Mid Moderate (301% to 400%)	210	82	9	9
	High Moderate (401% to 600%)	330	90	6	5
	High (601%+)	380	94	2	4
Child Status ^h					
	Child with 2 parents	1,030	88	7	6
	Child with 1 parent	370	60	26	15
	Child without parents	90	26	35	39
Family Work Status ^e					
	1+ Full-time	1,260	82	9	9
	Only Part-time or Part-year	150	60	34	6
	Non-workers	80	32	42	26
Highest Educational Level of Adults in Family					
	No HS diploma	100	18	50	32
	HS grad only	310	67	17	16
	Associate degree/some college	360	81	13	6
	BA/BS degree	380	88	7	5
	Graduate degree	340	88	5	7
Race/Ethnicity ^f					
	White, non-Hispanic	830	87	9	4
	Black, non-Hispanic	470	65	19	15
	Hispanic (any race)	100	52	16	32
	Asian/Other, non-Hispanic	90	79	10	11
Citizenship					
	U.S. Citizen	1,400	80	13	7
	Non-U.S. Citizen	80	37	6	56
Health Status					
	Excellent	900	84	8	8
	Very Good	380	73	15	12
	Good	190	57	27	16
	Fair/Poor	30	ns	ns	ns

Table 3
Health Insurance Coverage of Nonelderly Adults, 2001–2002

		Percent Distribution by Coverage Type ^b		
		Private	Medicaid & Other Public	Uninsured
Total — Nonelderly Adultsⁱ	Nonelderly Adults (in thousands)* 3,290	78	5	17
Gender/Age				
Adult Males Total	1,610	76	4	20
M 19–34	550	67	2	31
M 35–54	810	78	6	16
M 55–64	250	87	4	9
Adult Females Total	1,680	81	6	13
F 19–34	540	75	5	20
F 35–54	860	84	6	10
F 55–64	280	84	7	9
Annual Family Income^c				
up to \$26,457	560	45	16	39
\$26,458–\$51,868	710	75	5	20
\$51,869–\$92,400	920	87	2	11
\$92,401+	1,090	91	2	8
Family Poverty Level^d				
Poor (<=100%)	220	29	28	43
Near Poor (101% to 200%)	310	52	10	38
Low Moderate (201% to 300%)	420	69	4	28
Mid Moderate (301% to 400%)	430	82	5	13
High Moderate (401% to 600%)	750	89	2	9
High (601%+)	1,160	90	2	8
Parent Status^h				
Married Parent	1,000	90	3	8
Single Parent	210	67	12	21
Married Adult, not parent of child	880	84	4	12
Single Female Adult, not parent of child	560	74	7	18
Single Male Adult, not parent of child	650	60	7	33
Family Work Status^e				
1+ Full-time	2,760	83	2	15
Only Part-time or Part-year	320	69	11	20
Non-workers	210	38	33	29
Highest Educational Level of Adults in Family				
No HS diploma	200	33	15	52
HS grad only	690	67	7	26
Associate degree/some college	810	81	5	14
BA/BS degree	790	87	3	10
Graduate degree	790	89	3	8
Race/Ethnicity^f				
White, non-Hispanic	1,960	85	4	11
Black, non-Hispanic	900	72	8	20
Hispanic (any race)	210	49	3	48
Asian/Other, non-Hispanic	210	78	4	18
Citizenship				
U.S. Citizen	2,930	81	6	13
Non-U.S. Citizen	360	55	1	44
Health Status				
Excellent	1,180	84	3	14
Very Good	1,180	80	3	17
Good	700	75	5	20
Fair/Poor	230	55	28	17

Table 4
Health Insurance Coverage of Nonelderly Adult Workers, 2001–2002

			Percent Distribution by Coverage Type ^b				
		Workers (in thousands)*	Employment- based: own	Employment- based: relative	Direct- purchase	Medicaid & Other Public	Uninsured
Total — Nonelderly Adult Workers^j		2,770	59	19	5	2	15
Age							
	19–24	330	31	27	12	3	27
	25–29	280	60	11	3	2	24
	30–34	320	62	15	3	2	19
	35–54	1,450	61	21	4	3	11
	55–64	390	70	14	7	1	8
Workers Annual Income^l							
	up to \$20,000	700	27	28	8	5	32
	\$20,001–\$35,000	660	60	19	4	2	15
	\$35,001–\$58,000	700	71	17	4	1	8
	\$58,001 +	710	78	13	3	2	4
Family Poverty Level^d							
	Low (<= 200%)	310	34	7	11	7	41
	Low Moderate (201% to 300%)	350	56	10	4	2	28
	Mid Moderate (301% to 400%)	380	60	16	7	3	14
	High Moderate (401% to 600%)	680	62	24	4	1	8
	High (601%+)	1,050	65	24	3	1	7
Work Status^m							
	Full Year Worker-FT	2,070	67	15	4	1	13
	Full Year Worker-PT	210	33	35	12	3	17
	Part Year Worker-FT	330	46	23	7	4	20
	Part Year Worker-PT	170	19	45	7	8	20
Business Sector & Size (# Workers)							
	Federal government employee	300	81	11	1	3	3
	State & Local government employee	320	71	19	3	2	5
	Self-employed, firm <25 employees	200	28	27	18	4	23
	Private firm <25 employees	460	35	24	9	3	29
	Private firm 25-99 employees	330	56	20	3	1	20
	Private firm 100-499 employees	320	63	18	1	2	17
	Private firm 500+ employees	840	66	17	4	2	10
Industryⁿ							
	Public Sector	610	76	15	2	3	4
	Manufacturing, Mining	190	74	12	2	1	11
	Professional Services	690	64	22	4	3	8
	Agriculture, Fishing, Construction	220	42	16	3	1	38
	Retail Trade, Other Services	680	38	23	8	3	28
	All Others	380	62	19	7	1	10
Education							
	No HS diploma	220	34	10	4	4	48
	HS grad only	750	56	18	4	3	19
	Associate degree/some college	710	54	25	7	3	12
	BA/BS degree	630	67	19	5	1	7
	Graduate degree	470	71	18	3	2	6
Race/Ethnicity^f							
	White, non-Hispanic	1,670	60	22	6	2	10
	Black, non-Hispanic	750	62	15	2	4	18
	Hispanic (any race)	180	41	10	3	2	44
	Asian/Other, non-Hispanic	170	53	19	9	2	17
Citizenship							
	U.S. citizen	2,480	61	20	5	2	12
	Non-U.S. citizen	290	43	11	5	1	40

Table 5
Characteristics of the Nonelderly Uninsured, 2001–2002

	Nonelderly (in thousands)*	Percent of Nonelderly	Uninsured (in thousands)*	Percent of Uninsured	Uninsured Rate
Total — Nonelderly^a	4,770	100	690	100	14.4
Age					
Children — Total	1,490	31	150	21	10
Adults — Total	3,290	69	540	79	17
Adults 19–24	400	8	110	17	28
Adults 25–29	310	6	80	12	26
Adults 30–34	370	8	80	11	21
Adults 35–54	1,680	35	220	32	13
Adults 55–64	530	11	50	7	9
Gender					
Female	2,420	51	290	42	12
Male	2,350	49	400	58	17
Annual Family Income^c					
up to \$26,457	790	17	260	38	33
\$26,458–\$51,868	1,020	21	190	28	19
\$51,869–\$92,400	1,340	28	130	19	10
\$92,401+	1,620	34	110	16	7
Family Poverty Level^d					
Poor (<=100%)	350	7	120	18	35
Near Poor (101% to 200%)	510	11	160	23	31
Low Moderate (201% to 300%)	660	14	140	21	22
Mid Moderate (301% to 400%)	640	13	80	11	12
High Moderate (401% to 600%)	1,070	22	80	12	8
High (601%+)	1,540	32	110	15	7
Family Work Status^e					
3+ Full-time	190	4	40	5	19
2 Full-time	1,430	30	150	22	11
1 Full-time	2,390	50	340	50	14
Only Part-time	140	3	20	3	14
Only Part-year	330	7	60	8	17
Non-workers	290	6	80	12	28
Race/Ethnicity^f					
White, non-Hispanic	2,790	58	250	37	9
Black, non-Hispanic	1,360	29	250	36	18
Hispanic (any race)	310	7	140	20	43
Asian/Other, non-Hispanic	310	6	50	7	16
Citizenship					
U.S. citizen-native	4,110	86	450	66	11
U.S. citizen-naturalized	210	4	30	4	13
Non-U.S. citizen, resident for <5 years	140	3	70	10	46
Non-U.S. citizen, resident for 5+ years	300	6	140	20	46
Health Status					
Excellent	2,070	43	230	33	11
Very Good	1,560	33	250	36	16
Good	890	19	170	25	19
Fair/Poor	250	5	40	6	16

Table 6
Characteristics of Uninsured Children, 2001–2002

	Children (in thousands)*	Percent of Children	Uninsured (in thousands)*	Percent of Uninsured	Uninsured Rate
Total — Children^g	1,490	100	150	100	10
Age					
0–5	380	26	40	25	9
6–10	390	26	30	21	8
11–14	370	25	30	21	8
15–18	350	23	50	33	14
Annual Family Income^c					
up to \$26,457	230	16	40	29	18
\$26,458–\$51,868	310	21	50	35	16
\$51,869–\$92,400	410	28	30	19	7
\$92,401+	530	36	20	17	5
Family Poverty Level^d					
Poor (<=100%)	120	9	30	19	21
Near Poor (101% to 200%)	200	13	40	27	20
Low Moderate (201% to 300%)	240	16	30	19	12
Mid Moderate (301% to 400%)	210	14	20	13	9
High Moderate (401% to 600%)	330	22	20	11	5
High (601%+)	380	25	20	11	4
Child Status^h					
Child with 2 parents	1,030	69	60	40	6
Child with 1 parent	370	25	50	37	15
Child without parents	90	6	30	24	39
Family Work Status^e					
1+ Full-time	1,260	85	110	79	9
Only Part-time or Part-year	150	10	10	6	6
Non-workers	80	6	20	15	26
Highest Educational Level of Adults in Family					
No HS diploma	100	7	30	22	32
HS grad only	310	21	50	34	16
Associate degree/some college	360	24	20	16	6
BA/BS degree	380	25	20	12	5
Graduate degree	340	23	20	17	7
Race/Ethnicity^f					
White, non-Hispanic	830	56	30	22	4
Black, non-Hispanic	470	31	70	49	15
Hispanic (any race)	100	7	30	22	32
Asian/Other, non-Hispanic	90	6	10	7	11
Citizenship					
U.S. citizen-native	1,400	94	100	67	7
U.S. citizen-naturalized	80	6	50	33	56
Health Status					
Excellent	900	60	70	47	8
Very Good	380	25	40	30	12
Good	190	13	30	21	16
Fair/Poor	30	2	0	1	8

Table 7
Characteristics of Uninsured Nonelderly Adults, 2001–2002

	Nonelderly Adults of (in thousands)*	Percent Nonelderly Adults	Uninsured (in thousands)*	Percent of Uninsured	Uninsured Rate
Total — Nonelderly Adultsⁱ	3,290	100	540	100	17
Gender/Age					
Adult Males Total	1,610	49	320	60	20
M 19–34	550	17	170	31	31
M 35–54	810	25	130	25	16
M 55–64	250	8	20	4	9
Adult Females Total	1,680	51	220	40	13
F 19–34	540	16	110	20	20
F 35–54	860	26	90	16	10
F 55–64	280	8	30	5	9
Annual Family Income^c					
up to \$26,457	560	17	220	40	39
\$26,458–\$51,868	710	22	140	26	20
\$51,869–\$92,400	920	28	100	19	11
\$92,401+	1,090	33	80	15	8
Family Poverty Level^d					
Poor (<=100%)	220	7	100	18	43
Near Poor (101% to 200%)	310	10	120	22	38
Low Moderate (201% to 300%)	420	13	110	21	28
Mid Moderate (301% to 400%)	430	13	60	11	13
High Moderate (401% to 600%)	750	23	70	12	9
High (601%+)	1,160	35	90	17	8
Parent Status^h					
Married Parent	1,000	30	80	14	8
Single Parent	210	6	40	8	21
Married Adult, not parent of child	880	27	110	20	12
Single Female Adult, not parent of child	560	17	100	19	18
Single Male Adult, not parent of child	650	20	210	39	33
Family Work Status^e					
1+ Full-time	2,760	84	420	77	15
Only Part-time or Part-year	320	10	70	12	20
Non-workers	210	6	60	11	29
Highest Educational Level of Adults in Family					
No HS diploma	200	6	110	20	52
HS grad only	690	21	180	34	26
Associate degree/some college	810	25	110	21	14
BA/BS degree	790	24	80	14	10
Graduate degree	790	24	60	11	8
Race/Ethnicity^f					
White, non-Hispanic	1,960	60	220	41	11
Black, non-Hispanic	900	27	180	33	20
Hispanic (any race)	210	7	100	19	48
Asian/Other, non-Hispanic	210	7	40	7	18
Citizenship					
U.S. citizen-native	2,930	89	380	71	13
U.S. citizen-naturalized	360	11	160	29	44
Health Status					
Excellent	1,180	36	160	30	14
Very Good	1,180	36	200	38	17
Good	700	21	140	26	20
Fair/Poor	230	7	40	7	17

Table 8
Characteristics of Uninsured Nonelderly Adult Workers, 2001–2002

	Workers (in thousands)*	Percent of Workers	Uninsured (in thousands)*	Percent of Uninsured	Uninsured Rate
Total — Nonelderly Adult Workers^j	2,770	100	410	100	15
Age					
19–24	330	12	90	22	27
25–29	280	10	70	16	24
30–34	320	12	60	15	19
35–54	1,450	52	170	40	11
55–64	390	14	30	7	8
Workers Annual Income^l					
up to \$20,000	700	25	220	55	32
\$20,001–\$35,000	660	24	100	25	15
\$35,001–\$58,000	700	25	50	13	8
\$58,001 +	710	26	30	7	4
Family Poverty Level^d					
Poor (<=100%)	80	3	40	10	50
Near Poor (101% to 200%)	230	8	90	21	37
Low Moderate (201% to 300%)	350	13	100	24	28
Mid Moderate (301% to 400%)	380	14	50	13	14
High Moderate (401% to 600%)	680	24	60	14	8
High (601%+)	1,050	38	80	18	7
Work Status^m					
Full Year Worker-FT	2,070	75	270	67	13
Full Year Worker-PT	210	8	40	9	17
Part Year Worker-FT	330	12	70	16	20
Part Year Worker-PT	170	6	30	8	20
Business Sector & Size (# Workers)					
Federal government employee	300	11	10	2	3
State & Local government employee	320	11	10	4	5
Self-employed, firm <25 employees	200	7	50	11	23
Private firm <25 employees	460	17	130	33	29
Private firm 25–99 employees	330	12	70	16	20
Private firm 100–499 employees	320	11	50	13	17
Private firm 500+ employees	840	30	90	21	10
Industryⁿ					
Public Sector	610	22	20	6	4
Manufacturing, Mining	190	7	20	5	11
Professional Services	690	25	50	13	8
Agriculture, Fishing, Construction	220	8	80	21	38
Retail Trade, Other Services	680	25	190	46	28
All Others	380	14	40	10	10
Education					
No HS diploma	220	8	110	26	48
HS grad only	750	27	140	35	19
Associate degree/some college	710	26	80	21	12
BA/BS degree	630	23	40	11	7
Graduate degree	470	17	30	7	6
Race/Ethnicity^f					
White, non-Hispanic	1,670	60	170	41	10
Black, non-Hispanic	750	27	130	32	18
Hispanic (any race)	180	7	80	19	44
Asian/Other, non-Hispanic	170	6	30	7	17
Citizenship					
U.S. citizen-native	2,480	89	290	72	12
Non-U.S. citizen	290	11	120	28	40

TABLE ENDNOTES

*All population estimates have been rounded to the nearest ten thousand to account for sampling error. Numbers may not add to totals because of rounding.

The term “family” is defined consistently throughout the report. It is the Census’ Current Population Survey (CPS) definition of “family,” meaning all persons living together who are related by blood, marriage, or adoption. Individuals who do not live with relatives are included as one-person “families.”

a Nonelderly includes all persons under age 65 as of March in the following year, i.e., as of March 2002 for calendar year 2001 data and March 2003 for calendar year 2002 data.

b The survey inquires about all the different types of coverage each person might have had during the year. Consequently, some persons report more than one type of coverage. The coverage groups used throughout this report (except for Figure 2) are created by restricting each person to a single coverage type so that the percentages sum to 100%. The coverage hierarchy used here is the same as that used in *Health Insurance Coverage in America: 2001 Data Update*, published by the Kaiser Commission on Medicaid and the Uninsured. Persons are assigned to Medicaid first, followed in order by: employer-based insurance, other public coverage (Medicare and military health care), and finally, direct-purchase private insurance. Persons who report private insurance without specifying the source are included in the direct-purchase count; military health care includes CHAMPUS/Tricare and CHAMPVA. While the hierarchy simplifies coverage comparisons across sub-populations, all types of coverage other than Medicaid are somewhat understated.

c Annual family income categories correspond to the quartiles for the distribution of family income across all families in Maryland (counting an individual who does not live with relatives as a family) in which there is at least one nonelderly person.

d Family poverty level used in this report is the poverty level assigned by Census, as opposed to the poverty guidelines created by Health and Human Services (HHS) for programs such as Medicaid. Poverty level varies by family size, and the Census version also varies slightly by the age-mix of the family, unlike the HHS poverty levels. The Census poverty levels tend to be slightly above those established by HHS. The 2002 federal poverty level for a family of three was \$14,494.

e Family work status looks at the employment characteristics of adults age 19 or older (including any elderly workers) in the family who received payment for working during the calendar year. Persons in the part-time/part-year category did not have any full-year, full-time workers in their families. Part-time workers worked less than 35 hours during most of the weeks they worked; part-year workers worked fewer than 50 weeks.

f Race/Ethnicity is a mutually-exclusive, hierarchical variable, with the Hispanic category including all Hispanics regardless of race. Persons in the other race/ethnicity categories are all non-Hispanic. Beginning with the CY2002 data, persons could identify themselves in more than one racial group, whereas previously they had to choose just one. Just 1% of Maryland respondents (unweighted) reported more than one racial group. Persons who reported multiple racial categories are assigned using the following hierarchy: 1) if Hispanic, to Hispanic (any race); 2) if Asian/other, to non-Hispanic Asian/Other; and 3) if Black and White, to non-Hispanic Black.

g Children are under age 19 as of March in the following year, i.e., as of March 2002 for calendar year 2001 data and March 2003 for calendar year 2002 data.

h Children are classified according to the number of parents living in their home at the time of the survey. Parents living away from home (such as those on active military duty) are not in-

cluded in the parent count. A parent is an adult (age 19+) with a child under age 19 living in the same house, or the adult spouse of a parent.

i Nonelderly adults are ages 19–64 as of March in the following year, i.e., as of March 2002 for calendar year 2001 data and March 2003 for calendar year 2002 data.

j Workers are those who held a job (of any duration) during the calendar year for which they received payment.

k Employer-based: own indicates the worker obtained coverage through his/her employer; employer-based: relative indicates the coverage was provided through the employer of a relative, most often a spouse.

l Worker's annual income does not include income from other family members. The income categories correspond to the quartiles for the distribution of annual income across all workers, ages 19–64, in Maryland.

m Full-time (FT) workers worked at least 35 hours during most of the weeks they worked; part-time (PT) workers worked fewer hours. Part-year workers were employed for fewer than 50 weeks of the year.

n The industry breakdown for the private sector matches that used by the Agency for Healthcare Research and Quality in the Medical Expenditure Panel Survey — Insurance Component (MEPS-IC) data for Maryland. Because the CPS data for CY 2000 and 2001 do not correspond to the North American Industry Classification System (NAICS) categories used in the MEPS-IC, the CPS industry categories were cross-walked to the NAICS to the extent possible.



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